HOUSING MARKET INFORMATION

HOUSING NOW
Calgary CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: August 2010

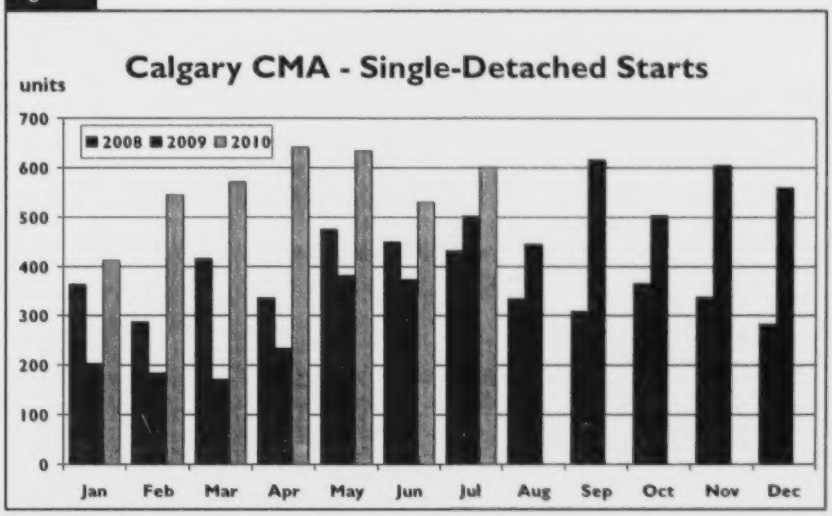
New Home Market

Housing starts rise in Calgary

Total housing starts in the Calgary Census Metropolitan Area (CMA) reached 1,166 units in July 2010, increasing from 755 units in July 2009. After seven months, total housing starts have reached 5,783 units, up from the 2,736 units started in the same period last year. Although production to the end of July was more than double compared to the previous year, activity is still below the ten-year average of 7,449 units.

Single-detached starts increased to 602 units in July, representing a 20 per cent gain from the 501 units started in July 2009. This is the highest level of starts for the month of July since 2007, and the 13th consecutive month that single-detached starts

Figure 1



Source: CMHC

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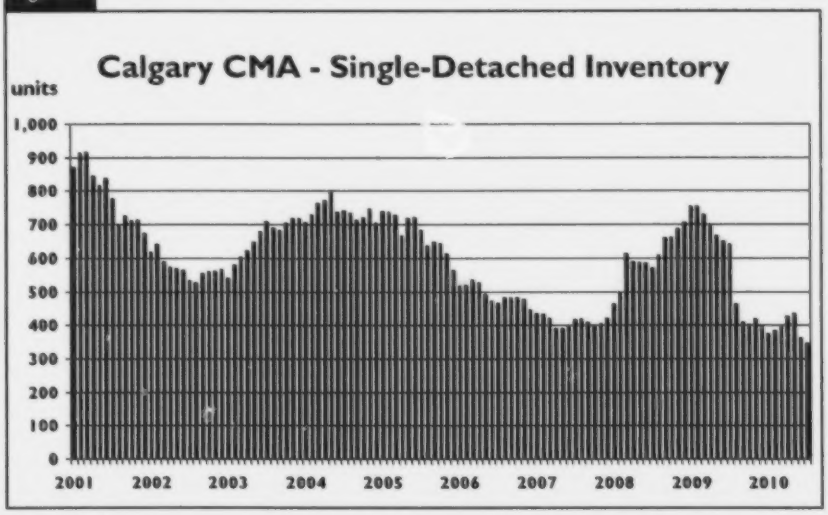
Figure 2



Source: CMHC

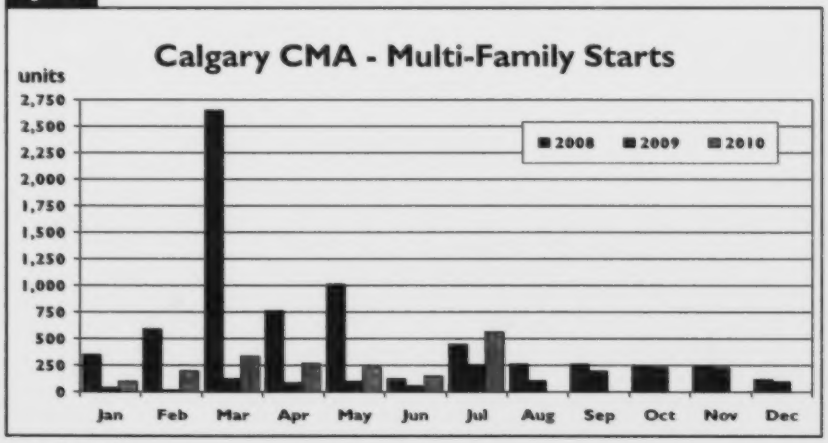
have increased on a year-over-year basis. This streak will likely end as competition from the resale market slows new home sales and moderates starts in the months ahead. Year-to-date, single-detached starts have reached 3,937 units, up 92 per cent from the 2,050 units started by this time last year.

Inventories of single-detached units in July declined to the lowest level since January 1993. There were 347 units in inventory in July, down 46 per cent from the previous year. For the second consecutive month, absorptions had outpaced completions. There were 614 units completed in July, compared to 629 absorptions. A high proportion of homes are being absorbed at completion rather than moving into inventory. Of the 614 units completed in July, 600 units were absorbed at completion.

The median absorbed price, which is less influenced than the average by extreme values, reached $448,500 in July, down four per cent from the previous year when it was $465,000. Readers should note that the absorbed price reflects units absorbed at or after completion in a given month, which is not necessarily the month when the price was negotiated.

Multi-family starts, which include semi-detached, row, and apartment units, totalled 564 units in July, increasing from 254 units started in the previous year. Row and apartment condominium starts along with some new rental construction helped lift monthly multi-family activity to a 26-month high. Production of semi-detached and row units have been brisk in 2010, making up 65 per cent of total multi-family production year-to-date. Apartment starts however have been relatively low as builders focus on moving current inventory rather than starting new units. To the end of July, multi-family starts have amounted to 1,846 units, not only up from the 686 units started in the

Figure 3

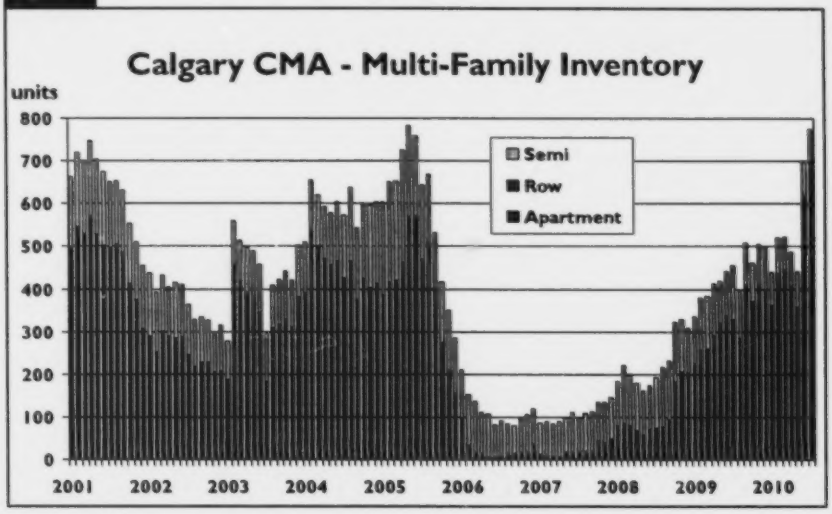


Source: CMHC

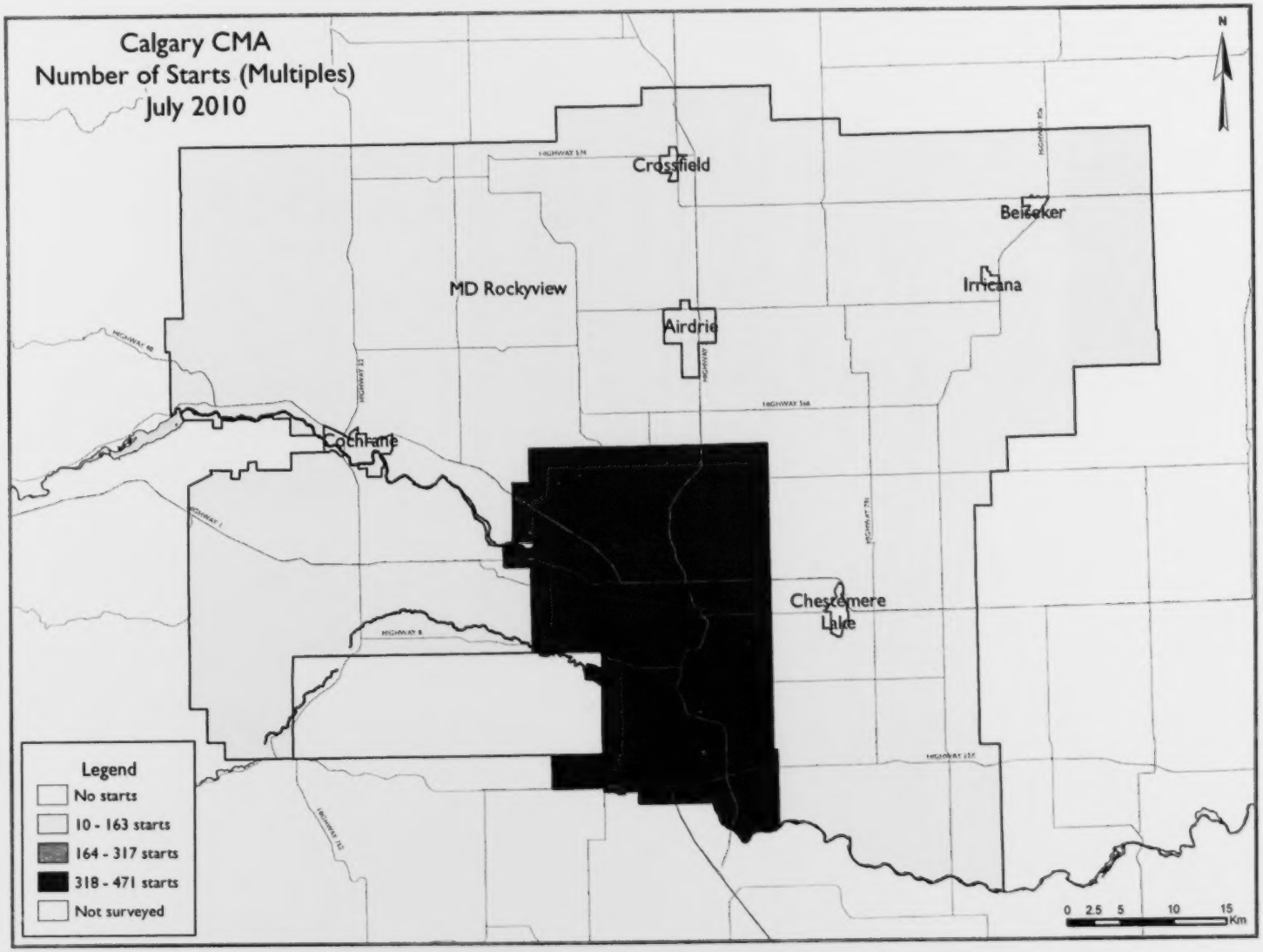
same period a year earlier but also surpassing the 1,543 units started in all of 2009.

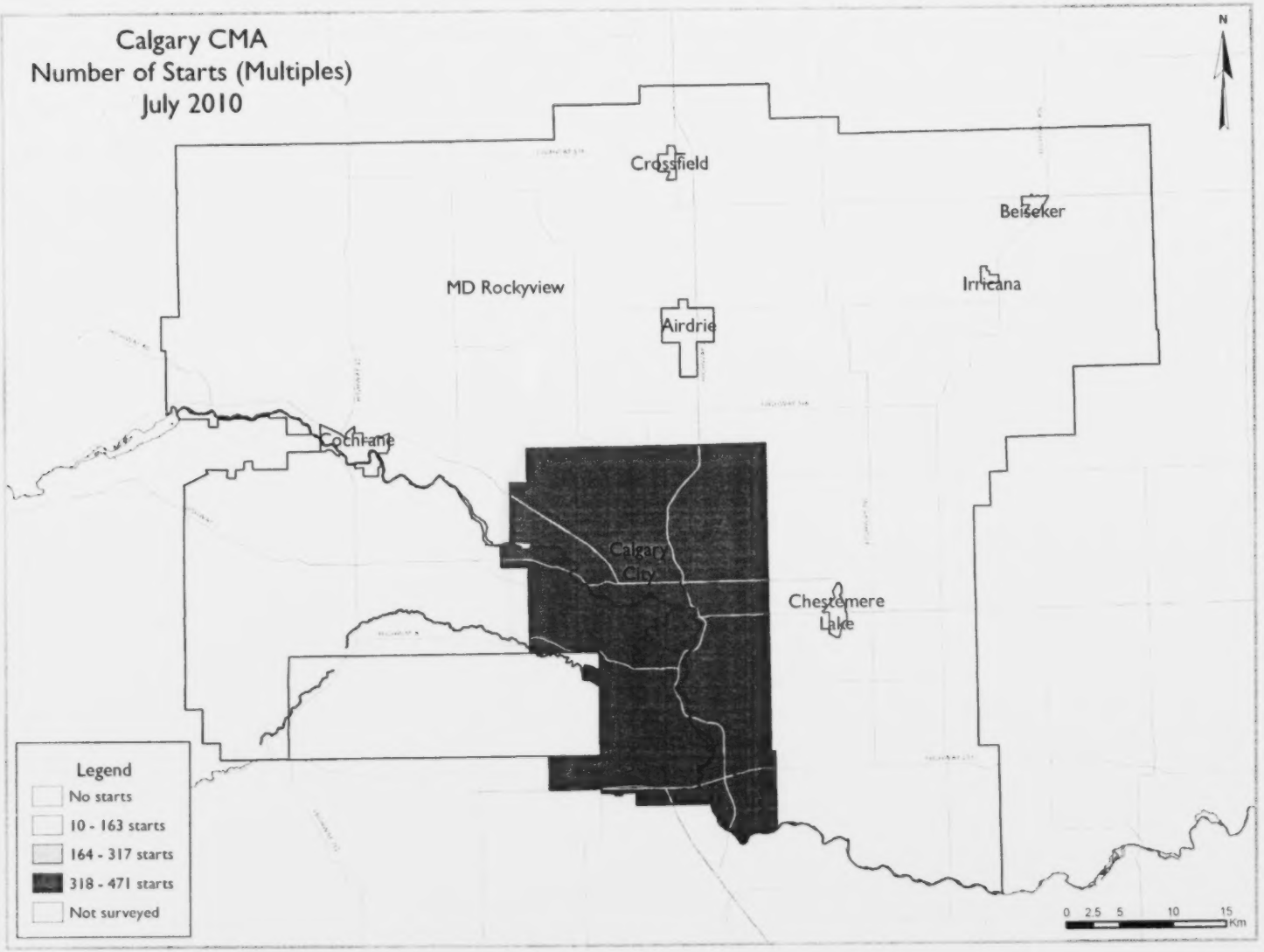
There were 791 multi-family units completed in July 2010, up 125 per cent compared to July 2009. A majority of the completions was attributed to the 627 apartment units that finished construction while 238 of those units were for social housing. Absorptions were also up, increasing 40 per cent from 339 units in July 2009 to 475 units in July 2010. With completions surpassing absorptions, multi-family inventories rose to 775 units in July, up 70 per cent from the previous year.

Figure 4



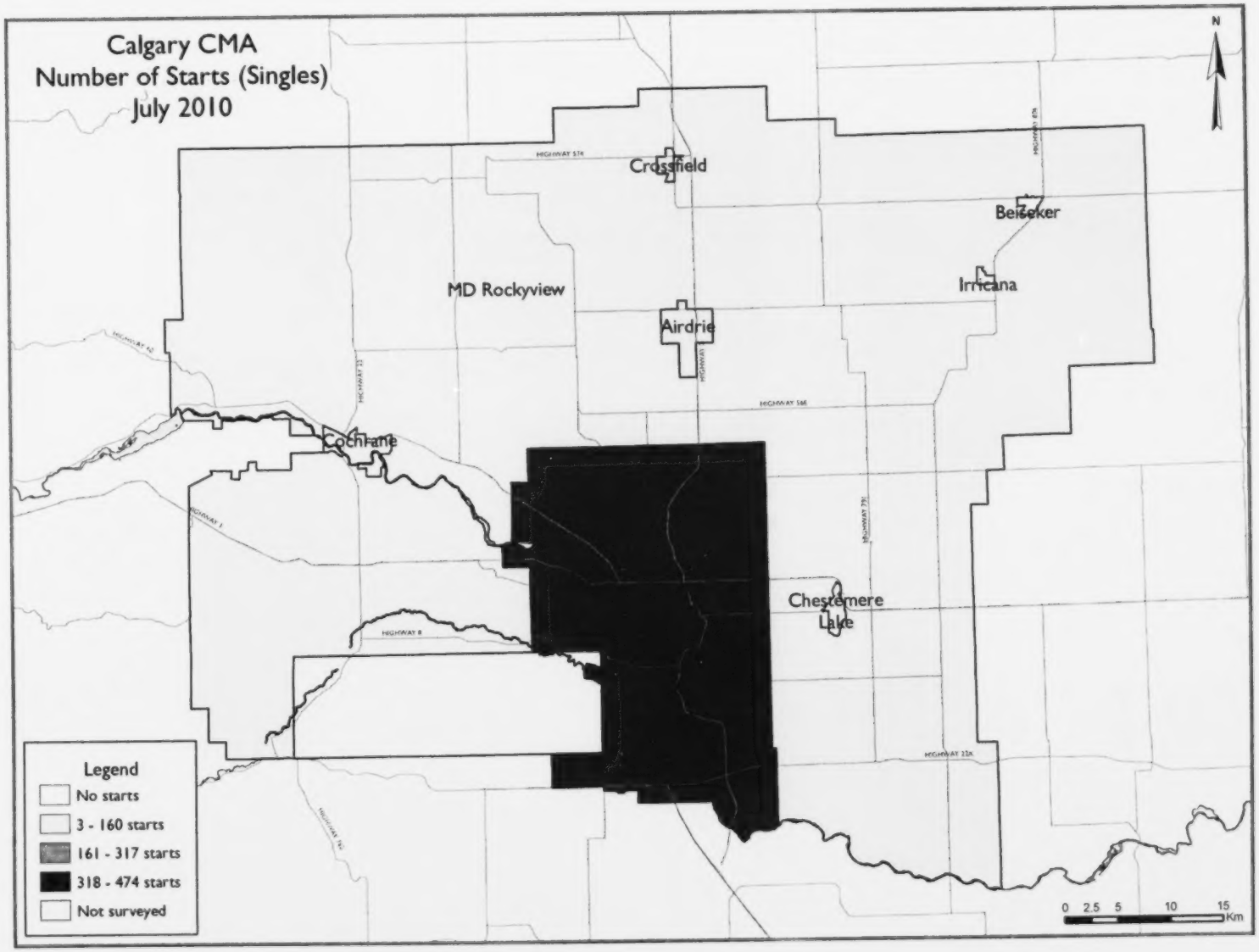
Source: CMHC

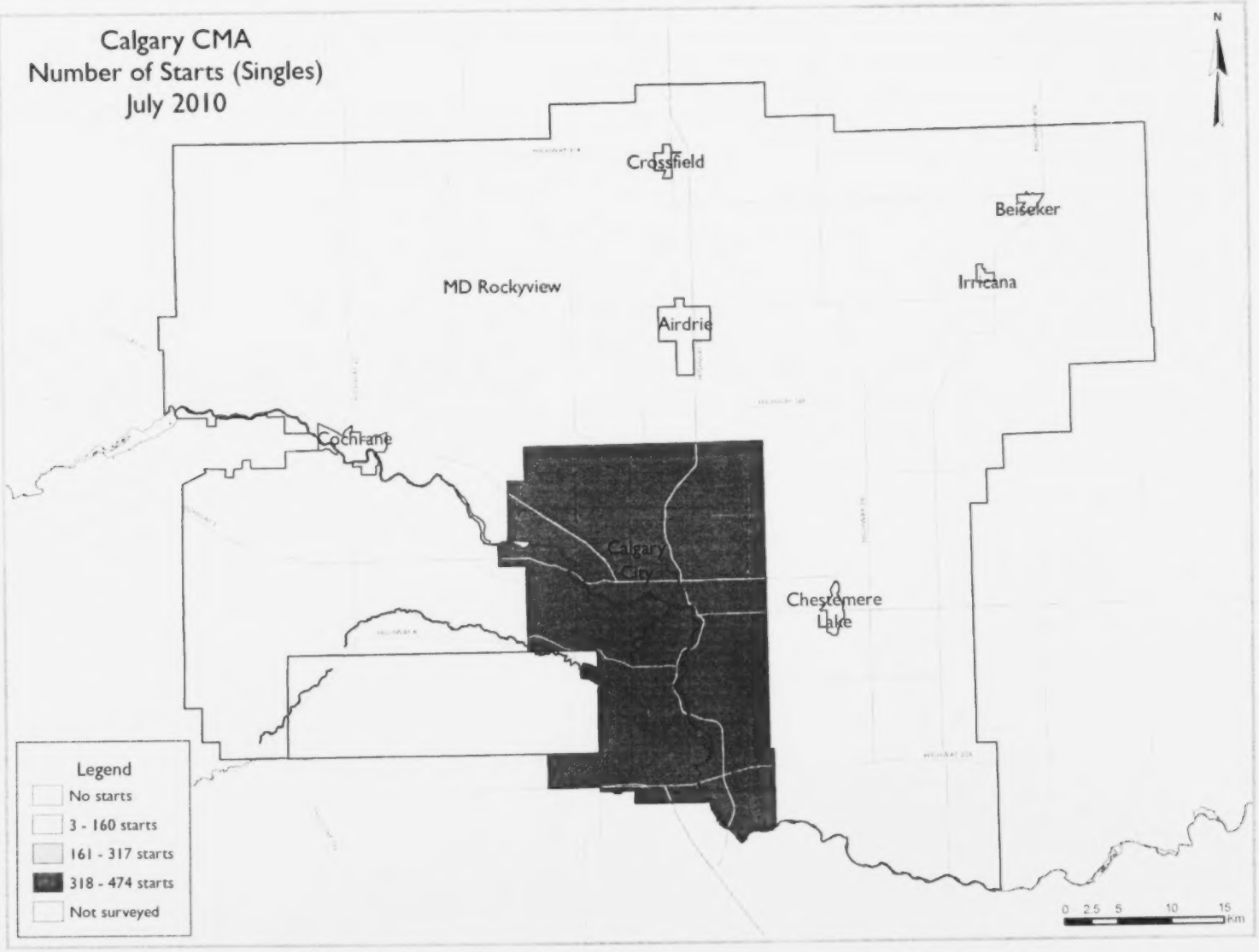

Calgary CMA
Number of Starts (Multiples)
July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
Legend
No starts
10 - 163 starts
164 - 317 starts
318 - 471 starts
Not surveyed
0 2.5 5 10 15
Km

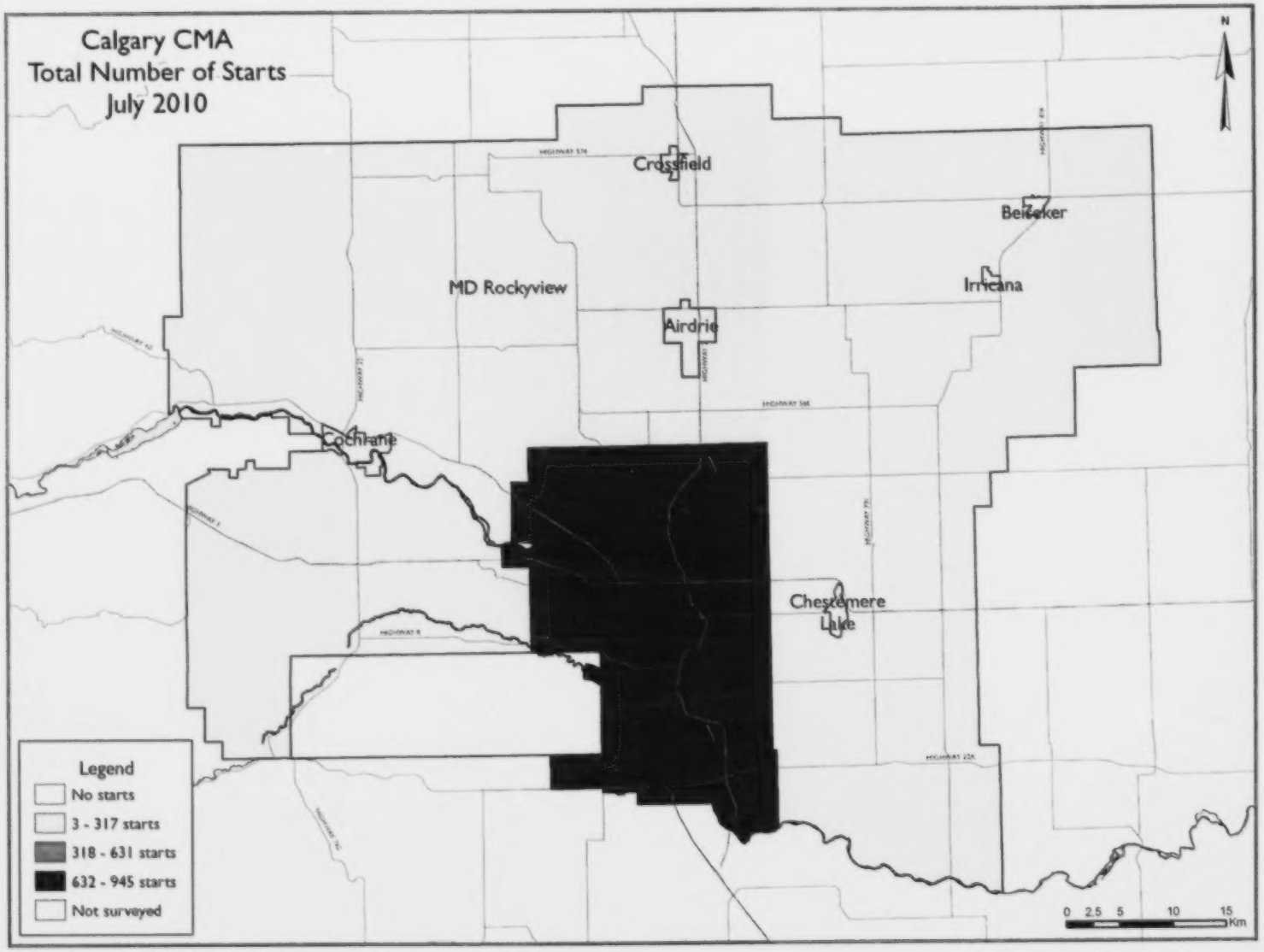


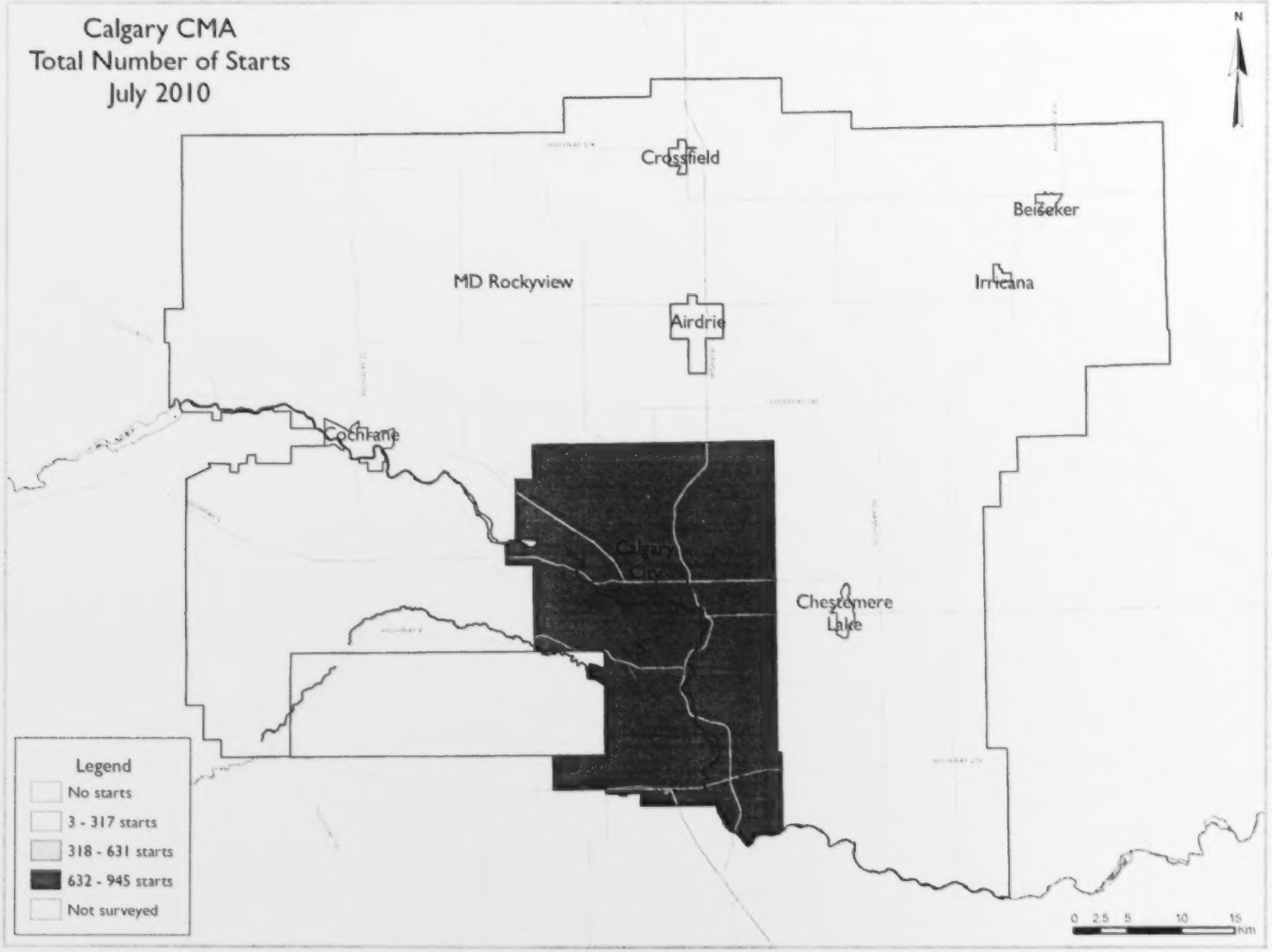
Canada Mortgage and Housing Corporation

Housing Now - Calgary CMA - Date Released - August 2010


Calgary CMA
Number of Starts (Singles)
July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
Legend
No starts
3 - 160 starts
161 - 317 starts
318 - 474 starts
Not surveyed
0 2.5 5 10 15
Km


Calgary CMA
Number of Starts (Singles)
July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Calgary City
Chestermere Lake
Legend
No starts
3 - 160 starts
161 - 317 starts
318 - 474 starts
Not surveyed
0 2.5 5 10 15 km


Calgary CMA
Total Number of Starts
July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
Legend
No starts
3 - 317 starts
318 - 631 starts
632 - 945 starts
Not surveyed
0 2.5 5 10 15
Km


Calgary CMA
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July 2010
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Crossfield
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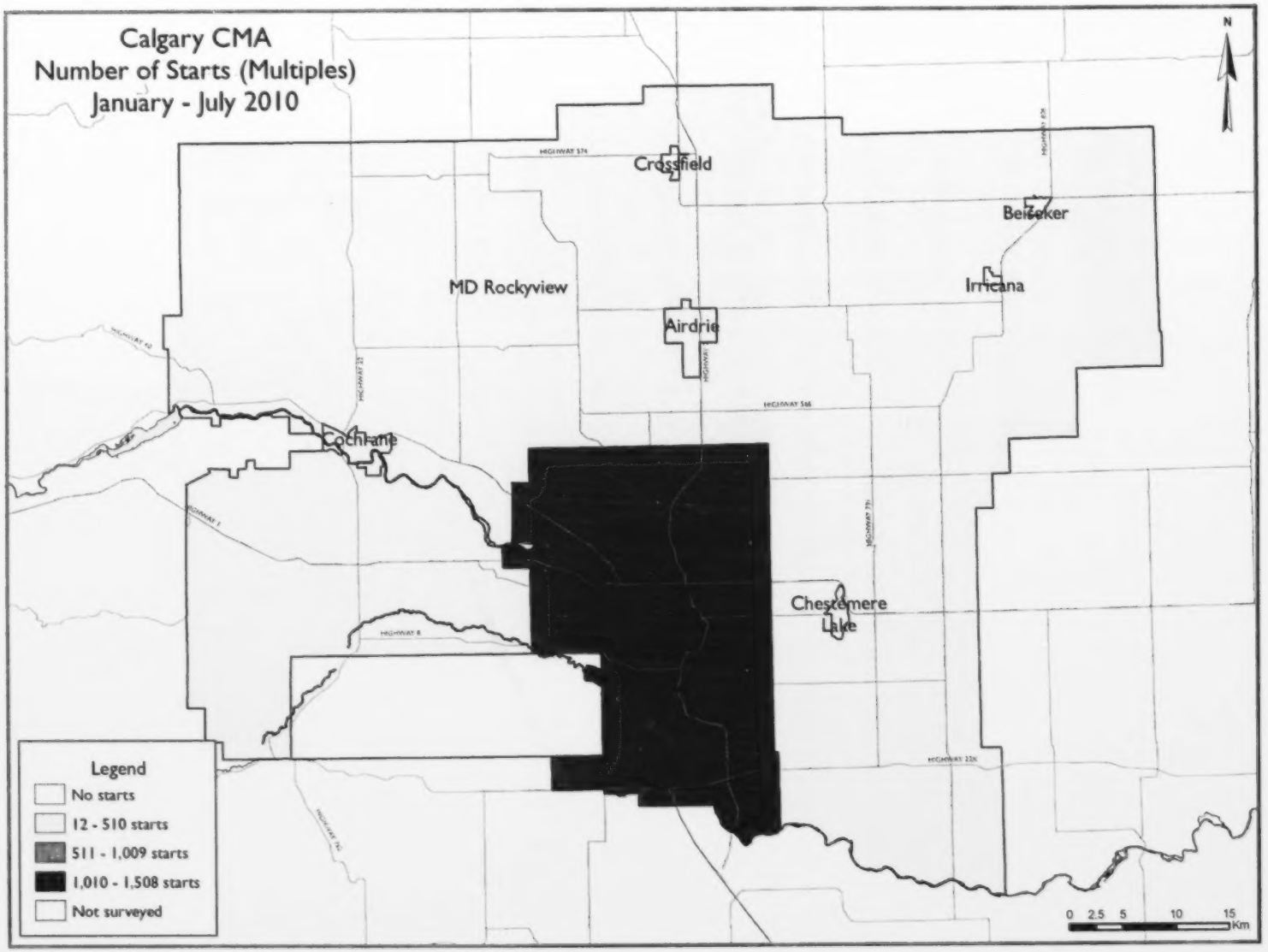
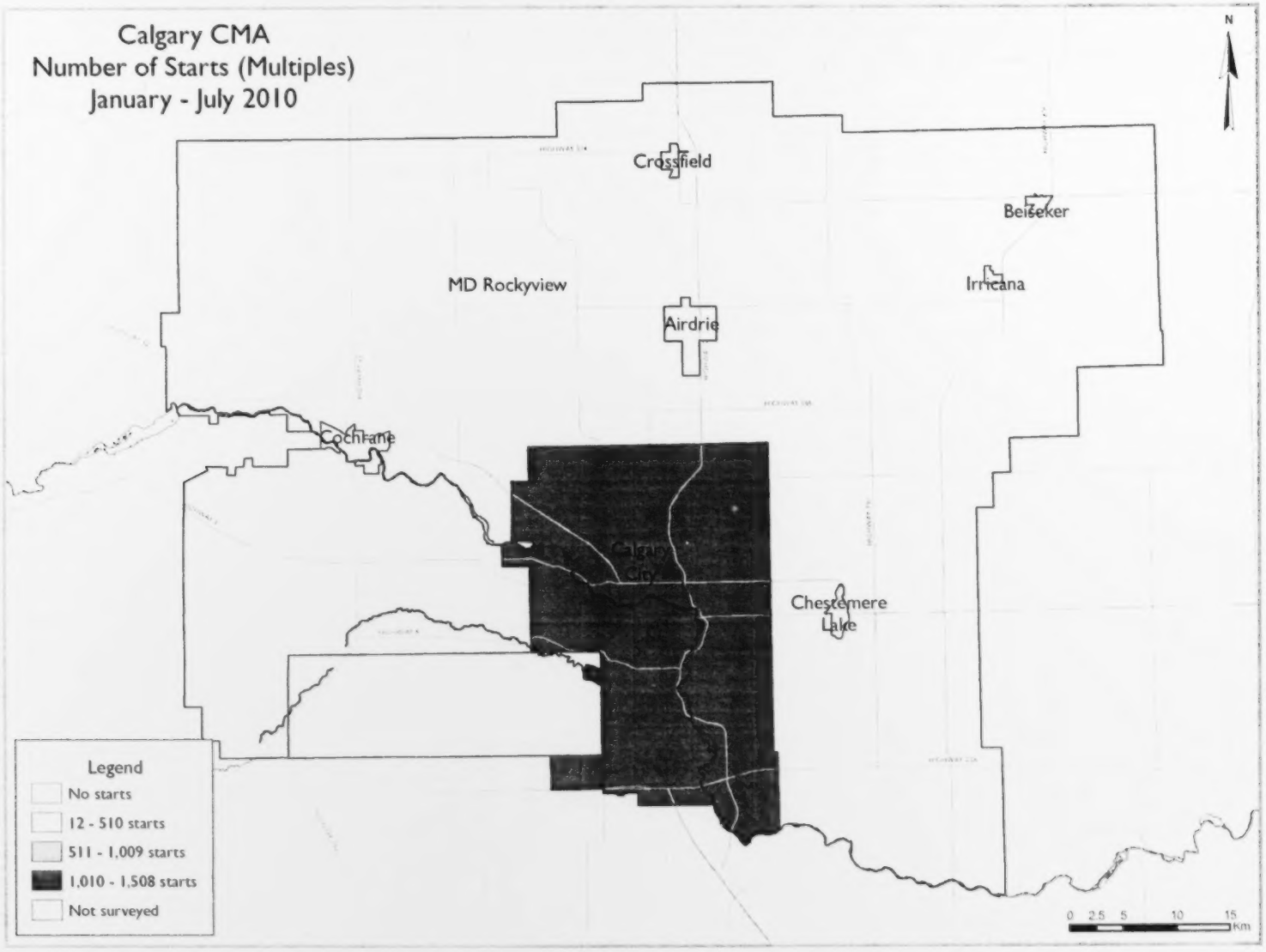
MD Rockyview
Irricana
Airdrie
Cochrane
Calgary City
Chestermere Lake
Legend
No starts
3 - 317 starts
318 - 631 starts
632 - 945 starts
Not surveyed
0 2.5 5 10 15
Km


Calgary CMA
Number of Starts (Multiples)
January - July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
Legend
No starts
12 - 510 starts
511 - 1,009 starts
1,010 - 1,508 starts
Not surveyed
0 2.5 5 10 15
Km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Beiseker
MD Rockyview
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Airdrie
Cochrane
Calgary City
Chestermere
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Legend
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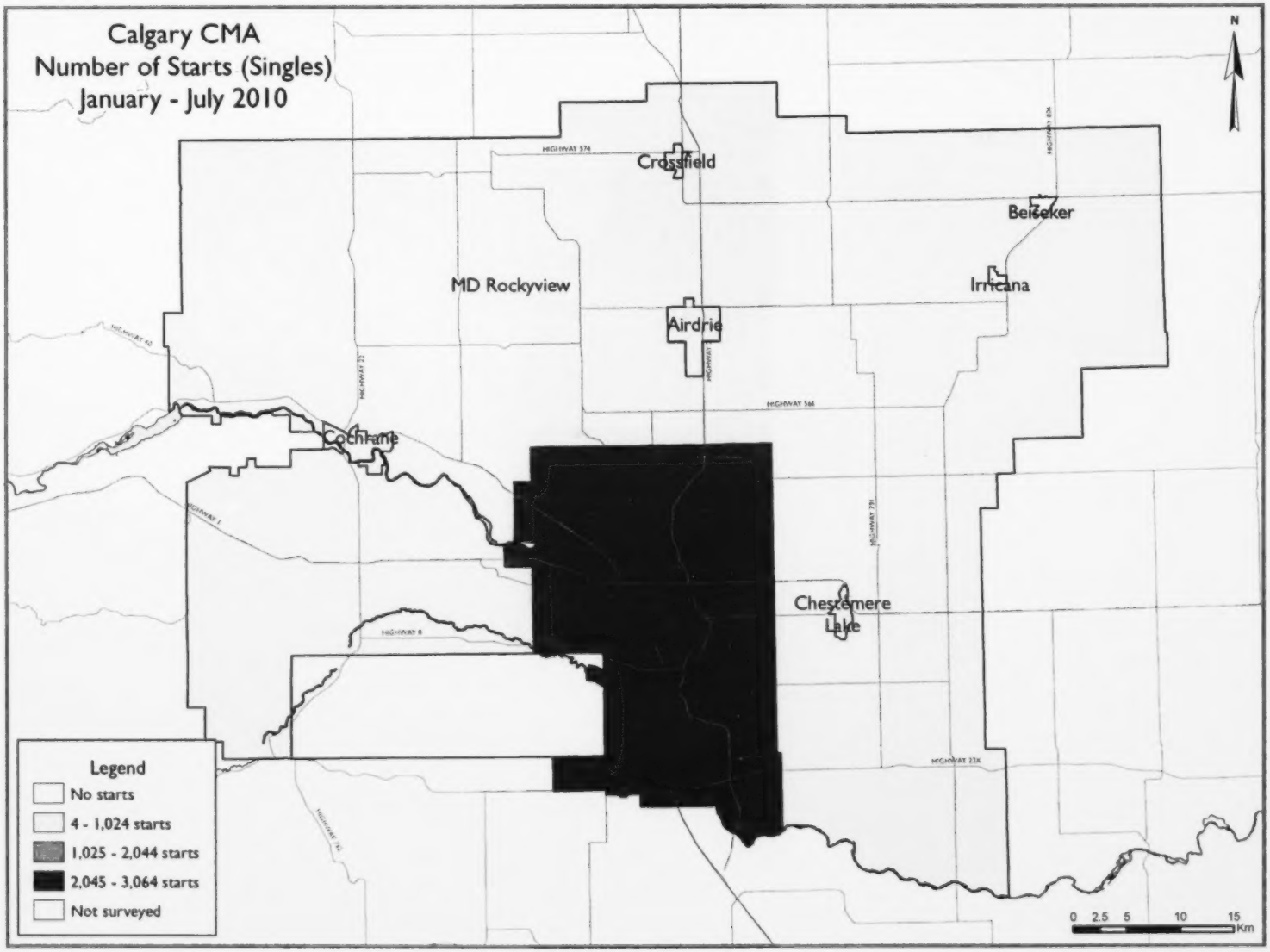
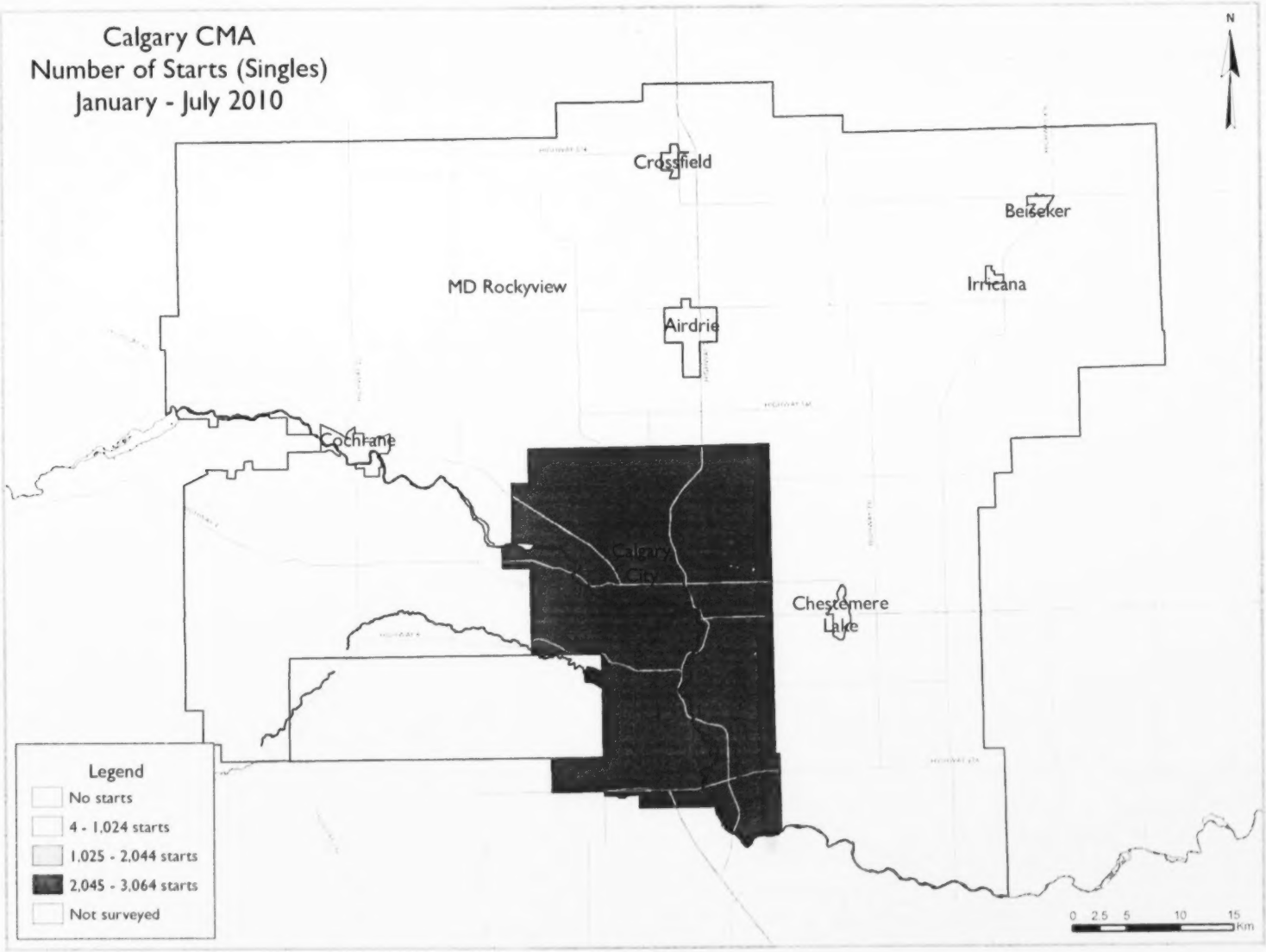
1,010 - 1,508 starts
Not surveyed
0 2.5 5 10 15
Km


Calgary CMA
Number of Starts (Singles)
January - July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
HIGHWAY 574
HIGHWAY 566
HIGHWAY 1
HIGHWAY 8
HIGHWAY 22X
Legend
No starts
4 - 1,024 starts
1,025 - 2,044 starts
2,045 - 3,064 starts
Not surveyed
0 2.5 5 10 15
Km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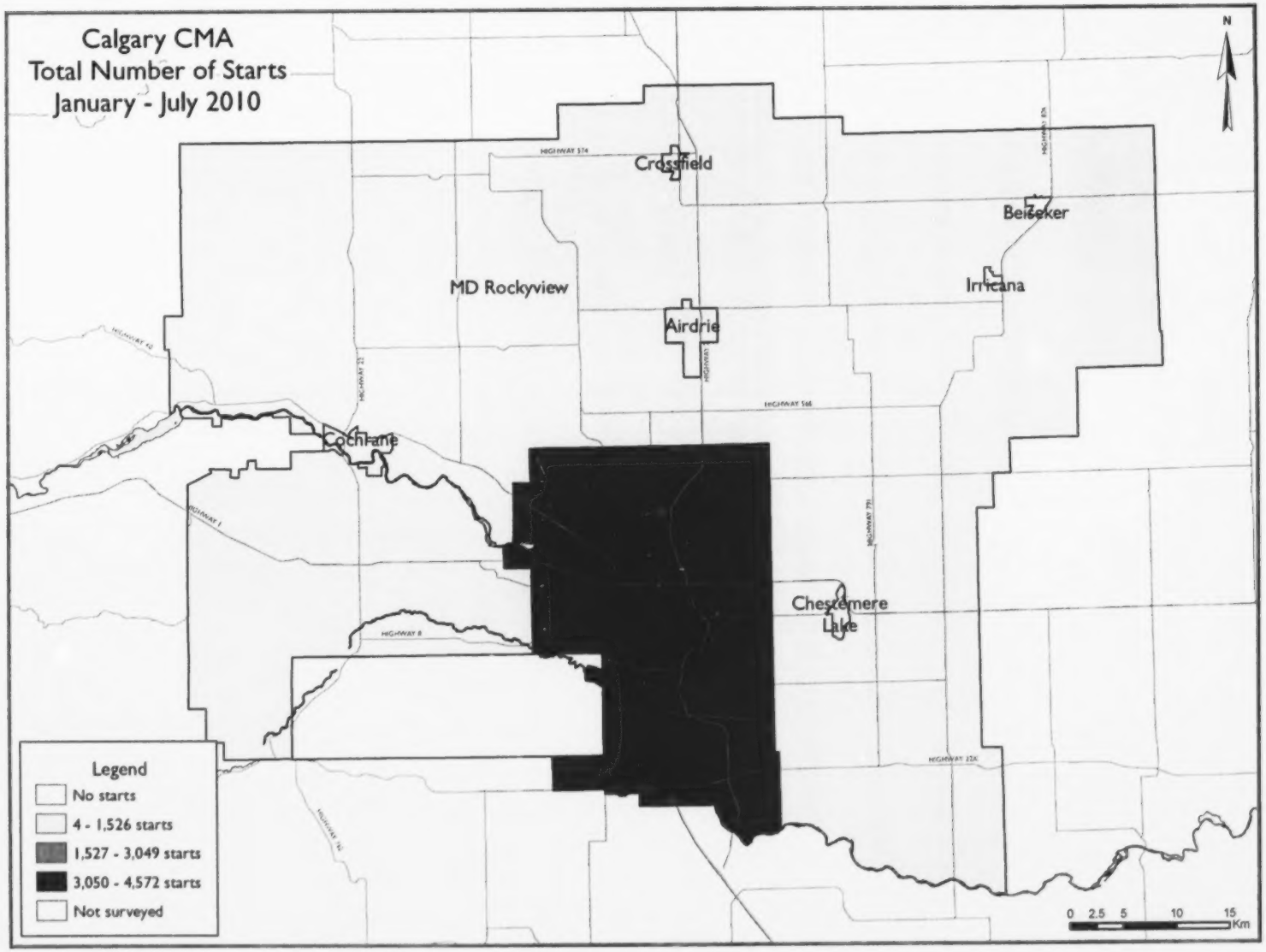
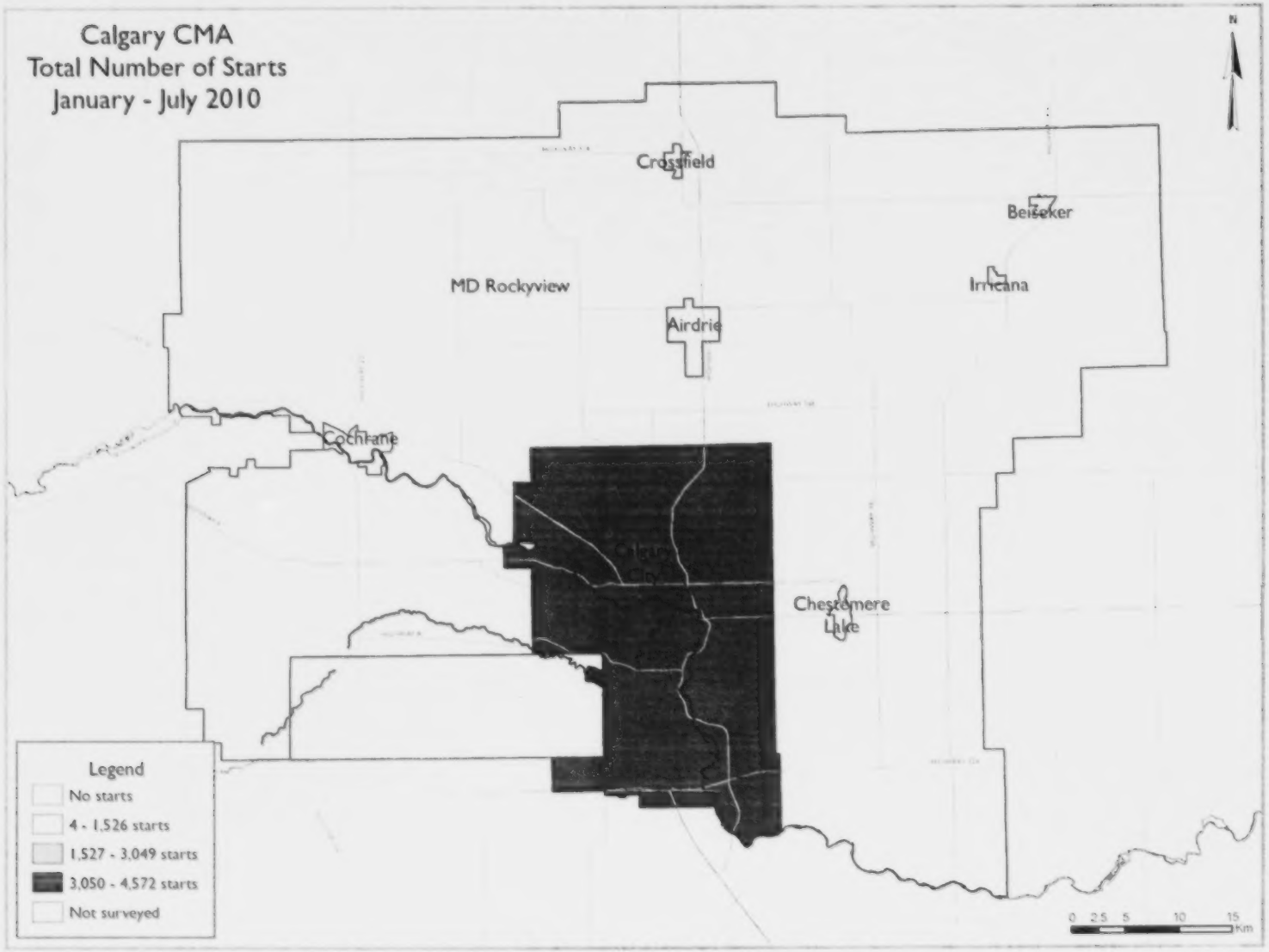
January - July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Calgary City
Chestermere Lake
Legend
No starts
4 - 1,024 starts
1,025 - 2,044 starts
2,045 - 3,064 starts
Not surveyed
0 2.5 5 10 15 Km


Calgary CMA
Total Number of Starts
January - July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
HIGHWAY 574
HIGHWAY 566
HIGHWAY 1
HIGHWAY 8
HIGHWAY 22X
Legend
No starts
4 - 1,526 starts
1,527 - 3,049 starts
3,050 - 4,572 starts
Not surveyed
0 2.5 5 10 15
Km


Calgary CMA
Total Number of Starts
January - July 2010
N
Crossfield
Beiseker
MD Rockyview
Irricana
Airdrie
Cochrane
Chestermere
Lake
Legend
No starts
4 - 1,526 starts
1,527 - 3,049 starts
3,050 - 4,572 starts
Not surveyed
0 2.5 5 10 15
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
–	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Calgary CMA
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2010	602	68	0	0	145	241	0	110	1,166
July 2009	501	102	12	0	69	71	0	0	755
% Change	20.2	-33.3	-100.0	n/a	110.1	**	n/a	n/a	54.4
Year-to-date 2010	3,937	532	32	0	631	411	0	240	5,783
Year-to-date 2009	2,050	360	12	0	155	159	0	0	2,736
% Change	92.0	47.8	166.7	n/a	**	158.5	n/a	n/a	111.4
UNDER CONSTRUCTION									
July 2010	3,562	594	43	0	736	3,282	0	339	8,556
July 2009	2,072	468	24	0	408	5,415	0	436	8,823
% Change	71.9	26.9	79.2	n/a	80.4	-39.4	n/a	-22.2	-3.0
COMPLETIONS									
July 2010	614	52	3	0	109	389	0	238	1,405
July 2009	474	124	0	0	118	110	0	0	826
% Change	29.5	-58.1	n/a	n/a	-7.6	**	n/a	n/a	70.1
Year-to-date 2010	3,402	400	9	0	365	1,741	0	238	6,155
Year-to-date 2009	2,553	490	0	0	594	1,317	0	30	4,984
% Change	33.3	-18.4	n/a	n/a	-38.6	32.2	n/a	**	23.5
COMPLETED & NOT ABSORBED									
July 2010	347	72	2	0	22	679	0	0	1,122
July 2009	641	121	0	0	78	256	0	0	1,096
% Change	-45.9	-40.5	n/a	n/a	-71.8	165.2	n/a	n/a	2.4
ABSORBED									
July 2010	629	56	3	0	111	305	0	0	1,104
July 2009	485	99	0	0	152	78	0	10	824
% Change	29.7	-43.4	n/a	n/a	-27.0	**	n/a	-100.0	34.0
Year-to-date 2010	3,447	422	7	0	382	1,429	0	0	5,687
Year-to-date 2009	2,618	457	0	0	633	1,149	0	38	4,895
% Change	31.7	-7.7	n/a	n/a	-39.7	24.4	n/a	-100.0	16.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
July 2010	474	52	0	0	113	196	0	110	945
July 2009	373	90	0	0	52	71	0	0	586
Airdrie									
July 2010	59	0	0	0	18	45	0	0	122
July 2009	79	0	12	0	0	0	0	0	91
Beiseker									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2010	21	0	0	0	0	0	0	0	21
July 2009	8	0	0	0	0	0	0	0	8
Cochrane									
July 2010	23	6	0	0	14	0	0	0	43
July 2009	30	12	0	0	11	0	0	0	53
Crossfield									
July 2010	3	0	0	0	0	0	0	0	3
July 2009	0	0	0	0	0	0	0	0	0
Irricana									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
July 2010	22	10	0	0	0	0	0	0	32
July 2009	11	0	0	0	6	0	0	0	17
Calgary CMA									
July 2010	602	68	0	0	145	241	0	110	1,166
July 2009	501	102	12	0	69	71	0	0	755

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
July 2010	2,823	558	37	0	520	3,085	0	339	7,362
July 2009	1,524	428	0	0	292	4,973	0	436	7,653
Airdrie									
July 2010	396	0	6	0	95	90	0	0	587
July 2009	284	0	12	0	40	208	0	0	544
Beiseker									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2010	76	0	0	0	49	0	0	0	125
July 2009	45	8	0	0	5	0	0	0	58
Cochrane									
July 2010	118	24	0	0	66	107	0	0	315
July 2009	102	30	12	0	57	234	0	0	435
Crossfield									
July 2010	4	0	0	0	0	0	0	0	4
July 2009	1	0	0	0	0	0	0	0	1
Irricana									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	1	0	0	0	0	0	0	0	1
MD Rockyview									
July 2010	145	12	0	0	6	0	0	0	163
July 2009	115	2	0	0	14	0	0	0	131
Calgary CMA									
July 2010	3,562	594	43	0	736	3,282	0	339	8,556
July 2009	2,072	468	24	0	408	5,415	0	436	8,823

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
July 2010	385	28	3	0	57	389	0	238	1,100
July 2009	366	114	0	0	79	110	0	0	669
Airdrie									
July 2010	125	2	0	0	32	0	0	0	159
July 2009	73	6	0	0	29	0	0	0	108
Beiseker									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2010	12	0	0	0	4	0	0	0	16
July 2009	5	0	0	0	0	0	0	0	5
Cochrane									
July 2010	56	22	0	0	16	0	0	0	94
July 2009	19	4	0	0	10	0	0	0	33
Crossfield									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Irricana									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
July 2010	36	0	0	0	0	0	0	0	36
July 2009	11	0	0	0	0	0	0	0	11
Calgary CMA									
July 2010	614	52	3	0	109	389	0	238	1,405
July 2009	474	124	0	0	118	110	0	0	826

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
July 2010	281	63	2	0	11	663	0	0	1,020
July 2009	531	105	0	0	49	254	0	0	939
Airdrie									
July 2010	24	0	0	0	2	0	0	0	26
July 2009	55	7	0	0	14	0	0	0	76
Beiseker									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2010	9	1	0	0	0	0	0	0	10
July 2009	10	1	0	0	8	0	0	0	19
Cochrane									
July 2010	30	6	0	0	9	16	0	0	61
July 2009	38	7	0	0	1	0	0	0	46
Crossfield									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	2	0	0	2
Irricana									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
July 2010	3	2	0	0	0	0	0	0	5
July 2009	7	1	0	0	6	0	0	0	14
Calgary CMA									
July 2010	347	72	2	0	22	679	0	0	1,122
July 2009	641	121	0	0	78	256	0	0	1,096

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
July 2010	400	32	3	0	59	305	0	0	799
July 2009	371	92	0	0	123	78	0	10	674
Airdrie									
July 2010	125	2	0	0	32	0	0	0	159
July 2009	78	3	0	0	20	0	0	0	101
Beiseker									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Chestermere Lake									
July 2010	12	0	0	0	4	0	0	0	16
July 2009	5	0	0	0	0	0	0	0	5
Cochrane									
July 2010	56	22	0	0	16	0	0	0	94
July 2009	20	4	0	0	9	0	0	0	33
Crossfield									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
Irricana									
July 2010	0	0	0	0	0	0	0	0	0
July 2009	0	0	0	0	0	0	0	0	0
MD Rockyview									
July 2010	36	0	0	0	0	0	0	0	36
July 2009	11	0	0	0	0	0	0	0	11
Calgary CMA									
July 2010	629	56	3	0	111	305	0	0	1,104
July 2009	485	99	0	0	152	78	0	10	824

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Calgary CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667
% Change	6.0	8.4	22.2	-70.0	21.1	-19.4	-100.0	-95.5	-2.4
2004	8,223	734	18	10	1,097	3,451	12	463	14,008
% Change	-3.5	36.4	-60.9	150.0	-27.1	23.9	200.0	93.7	2.7
2003	8,522	538	46	4	1,504	2,785	4	239	13,642
% Change	-9.2	40.8	76.9	-82.6	1.0	1.9	100.0	-18.4	-4.9
2002	9,390	382	26	23	1,489	2,734	2	293	14,339
% Change	24.6	11.7	**	**	17.3	58.5	-84.6	-34.9	26.3
2001	7,538	342	4	7	1,269	1,725	13	450	11,349
% Change	11.9	4.3	-97.2	-12.5	40.8	-41.6	116.7	**	2.3
2000	6,737	328	145	8	901	2,956	6	12	11,093

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type July 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	% Change
Calgary City	474	373	54	90	111	52	306	71	945	586	61.3
Airdrie	59	79	0	0	18	12	45	0	122	91	34.1
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	21	8	0	0	0	0	0	0	21	8	162.5
Cochrane	23	30	6	12	14	11	0	0	43	53	-18.9
Crossfield	3	0	0	0	0	0	0	0	3	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	22	11	10	0	0	6	0	0	32	17	88.2
Calgary CMA	602	501	70	102	143	81	351	71	1,166	755	54.4

Table 2.1: Starts by Submarket and by Dwelling Type January - July 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Calgary City	3,064	1,537	478	342	463	97	567	84	4,572	2,060	121.9
Airdrie	483	297	2	0	74	21	84	0	643	318	102.2
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	80	34	0	0	43	0	0	0	123	34	**
Cochrane	164	115	48	32	75	23	0	75	287	245	17.1
Crossfield	4	0	0	0	0	0	0	0	4	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	142	67	12	0	0	12	0	0	154	79	94.9
Calgary CMA	3,937	2,050	540	374	655	153	651	159	5,783	2,736	111.4

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Calgary City	111	52	0	0	196	71	110	0
Airdrie	18	12	0	0	45	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	0	0	0	0	0	0	0	0
Cochrane	14	11	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	6	0	0	0	0	0	0
Calgary CMA	143	81	0	0	241	71	110	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	463	97	0	0	327	84	240	0
Airdrie	74	21	0	0	84	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	43	0	0	0	0	0	0	0
Cochrane	75	23	0	0	0	75	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	12	0	0	0	0	0	0
Calgary CMA	655	153	0	0	411	159	240	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Calgary City	526	463	309	123	110	0	945	586
Airdrie	59	91	63	0	0	0	122	91
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	21	8	0	0	0	0	21	8
Cochrane	29	42	14	11	0	0	43	53
Crossfield	3	0	0	0	0	0	3	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	32	11	0	6	0	0	32	17
Calgary CMA	670	615	386	140	110	0	1,166	755

Table 2.5: Starts by Submarket and by Intended Market
January - July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	3,566	1,865	766	195	240	0	4,572	2,060
Airdrie	485	309	158	9	0	0	643	318
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	80	34	43	0	0	0	123	34
Cochrane	212	147	75	98	0	0	287	245
Crossfield	4	0	0	0	0	0	4	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	154	67	0	12	0	0	154	79
Calgary CMA	4,501	2,422	1,042	314	240	0	5,783	2,736

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	% Change
Calgary City	385	366	28	114	60	79	627	110	1,100	669	64.4
Airdrie	125	73	2	6	32	29	0	0	159	108	47.2
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	12	5	0	0	4	0	0	0	16	5	**
Cochrane	56	19	22	4	16	10	0	0	94	33	184.8
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
MD Rockyview	36	11	0	0	0	0	0	0	36	11	**
Calgary CMA	614	474	52	124	112	118	627	110	1,405	826	70.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Calgary City	2,567	1,962	348	426	240	385	1,911	1,264	5,066	4,037	25.5
Airdrie	469	328	2	26	48	122	0	0	519	476	9.0
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	55	30	0	22	39	30	0	0	94	82	14.6
Cochrane	182	122	54	16	39	33	68	83	343	254	35.0
Crossfield	0	4	2	0	0	0	0	0	2	4	-50.0
Irricana	1	0	0	0	0	0	0	0	1	0	n/a
MD Rockyview	128	107	2	4	0	20	0	0	130	131	-0.8
Calgary CMA	3,402	2,553	408	494	366	590	1,979	1,347	6,155	4,984	23.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Calgary City	60	79	0	0	389	110	238	0
Airdrie	32	29	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	0	0	0	0	0	0	0
Cochrane	16	10	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	0	0	0	0	0	0	0
Calgary CMA	112	118	0	0	389	110	238	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	240	385	0	0	1,673	1,234	238	30
Airdrie	48	122	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	39	30	0	0	0	0	0	0
Cochrane	39	33	0	0	68	83	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	0	20	0	0	0	0	0	0
Calgary CMA	366	590	0	0	1,741	1,317	238	30

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009	July 2010	July 2009
Calgary City	416	480	446	189	238	0	1,100	669
Airdrie	127	79	32	29	0	0	159	108
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	12	5	4	0	0	0	16	5
Cochrane	78	23	16	10	0	0	94	33
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
MD Rockyview	36	11	0	0	0	0	36	11
Calgary CMA	669	598	498	228	238	0	1,405	826

Table 3.5: Completions by Submarket and by Intended Market
January - July 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Calgary City	2,916	2,384	1,912	1,623	238	30	5,066	4,037
Airdrie	471	354	48	122	0	0	519	476
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	55	52	39	30	0	0	94	82
Cochrane	236	138	107	116	0	0	343	254
Crossfield	2	4	0	0	0	0	2	4
Irricana	1	0	0	0	0	0	1	0
MD Rockyview	130	111	0	20	0	0	130	131
Calgary CMA	3,811	3,043	2,106	1,911	238	30	6,155	4,984

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
July 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $449,999		$450,000 - $549,999		$550,000 - $649,999		$650,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
July 2010	48	12.0	125	31.3	115	28.8	50	12.5	62	15.5	400	476,983	544,727
July 2009	26	7.0	126	34.1	86	23.3	33	8.9	98	26.6	369	481,070	642,967
Year-to-date 2010	496	19.2	983	38.0	515	19.9	201	7.8	393	15.2	2,588	433,684	526,373
Year-to-date 2009	129	6.3	713	35.1	516	25.4	197	9.7	479	23.5	2,034	474,884	600,998
Airdrie													
July 2010	32	25.6	67	53.6	23	18.4	3	2.4	0	0.0	125	396,600	401,949
July 2009	23	29.5	33	42.3	16	20.5	4	5.1	2	2.6	78	395,000	403,217
Year-to-date 2010	139	28.5	253	52.0	85	17.5	10	2.1	0	0.0	487	392,200	394,945
Year-to-date 2009	74	22.9	138	42.7	77	23.8	27	8.4	7	2.2	323	415,927	424,875
Beiseker													
July 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Chestermere Lake													
July 2010	1	8.3	6	50.0	3	25.0	2	16.7	0	0.0	12	431,650	451,867
July 2009	0	0.0	0	0.0	3	60.0	2	40.0	0	0.0	5	--	--
Year-to-date 2010	3	5.5	15	27.3	20	36.4	13	23.6	4	7.3	55	515,368	513,528
Year-to-date 2009	0	0.0	0	0.0	13	43.3	10	33.3	7	23.3	30	570,500	583,796
Cochrane													
July 2010	13	23.2	22	39.3	12	21.4	7	12.5	2	3.6	56	407,950	439,620
July 2009	8	40.0	4	20.0	4	20.0	3	15.0	1	5.0	20	391,500	432,179
Year-to-date 2010	45	24.7	78	42.9	44	24.2	11	6.0	4	2.2	182	406,950	425,234
Year-to-date 2009	19	16.2	31	26.5	34	29.1	17	14.5	16	13.7	117	475,000	492,023
Crossfield													
July 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	2	50.0	2	50.0	0	0.0	0	0.0	0	0.0	4	--	--
Irricana													
July 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
MD Rockyview													
July 2010	2	5.6	3	8.3	6	16.7	3	8.3	22	61.1	36	707,850	822,866
July 2009	3	27.3	5	45.5	1	9.1	1	9.1	1	9.1	11	378,000	499,977
Year-to-date 2010	18	14.3	17	13.5	27	21.4	8	6.3	56	44.4	126	582,400	745,123
Year-to-date 2009	17	15.7	16	14.8	15	13.9	13	12.0	47	43.5	108	575,000	701,890
Calgary CMA													
July 2010	96	15.3	223	35.5	159	25.3	65	10.3	86	13.7	629	448,500	521,142
July 2009	60	12.4	168	34.8	110	22.8	43	8.9	102	21.1	483	465,000	591,263
Year-to-date 2010	702	20.4	1,346	39.1	691	20.1	243	7.1	457	13.3	3,439	427,664	510,129
Year-to-date 2009	241	9.2	900	34.4	655	25.0	264	10.1	556	21.3	2,616	468,326	577,964

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units July 2010						
Submarket	**July 2010**	**July 2009**	**% Change**	**YTD 2010**	**YTD 2009**	**% Change**
Calgary City	544,727	642,967	-15.3	526,373	600,998	-12.4
Airdrie	401,949	403,217	-0.3	394,945	424,875	-7.0
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	451,867	--	n/a	513,528	583,796	-12.0
Cochrane	439,620	432,179	1.7	425,234	492,023	-13.6
Crossfield	--	--	n/a	--	--	n/a
Irricana	--	--	n/a	--	--	n/a
MD Rockyview	822,866	499,977	64.6	745,123	701,890	6.2
Calgary CMA	521,142	591,263	-11.9	510,129	577,964	-11.7

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Calgary
July 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	928	-49.0	1,274	3,767	3,711	34.3	362,143	-11.4	368,036
	February	1,392	-35.6	1,481	3,662	3,765	39.3	370,198	-10.8	377,249
	March	1,797	-24.3	1,516	3,792	3,248	46.7	372,114	-11.3	365,984
	April	2,217	-8.1	1,888	3,766	3,219	58.7	371,995	-10.1	369,557
	May	2,624	11.3	2,231	4,125	3,387	65.9	382,632	-8.7	373,195
	June	3,057	27.4	2,391	4,065	3,446	69.4	392,601	-6.3	380,010
	July	2,745	22.3	2,448	3,877	3,628	67.5	381,740	-5.2	380,885
	August	2,324	16.8	2,393	3,495	3,516	68.1	388,725	-0.4	392,299
	September	2,255	12.4	2,370	3,478	3,096	76.6	394,835	1.1	397,837
	October	2,265	55.9	2,421	3,343	3,474	69.7	399,679	2.9	398,266
	November	1,902	66.7	2,372	2,630	3,610	65.7	401,201	4.4	405,614
	December	1,374	76.8	2,096	1,640	3,541	59.2	394,300	8.8	400,299
2010	January	1,398	50.6	2,026	3,487	3,578	56.6	382,009	5.5	386,390
	February	1,913	37.4	2,070	4,051	4,031	51.4	389,388	5.2	395,054
	March	2,446	36.1	2,013	5,433	4,363	46.1	405,551	9.0	398,165
	April	2,382	7.4	1,982	5,416	4,514	43.9	395,847	6.4	401,266
	May	2,133	-18.7	1,770	5,150	4,168	42.5	417,978	9.2	411,460
	June	1,824	-40.3	1,473	4,782	4,078	36.1	415,431	5.8	403,774
	July	1,612	-41.3	1,495	3,596	3,498	42.7	402,809	5.5	404,024
	August									
	September									
	October									
	November									
	December									
	Q2 2009	7,898	10.1		11,956			383,505	-8.1	
	Q2 2010	6,339	-19.7		15,348			408,929	6.6	
	YTD 2009	14,760	-6.4		27,054			379,192	-8.5	
	YTD 2010	13,708	-7.1		31,915			402,134	6.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
July 2010

		Interest Rates			NHPI, Total, Calgary CMA 1997=100	CPI, 2002 =100	Calgary Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	235.7	120.7	714	4.2	77.9	983
	February	627	5.00	5.79	233.6	121.9	707	5.1	77.6	982
	March	613	4.50	5.55	230.9	121.3	701	5.8	77.3	972
	April	596	3.90	5.25	229.0	120.8	693	6.5	76.9	957
	May	596	3.90	5.25	229.1	121.5	692	6.8	76.8	954
	June	631	3.75	5.85	228.9	122.1	693	6.8	76.7	965
	July	631	3.75	5.85	230.0	121.6	693	7.0	76.7	975
	August	631	3.75	5.85	230.5	122.1	695	7.1	76.8	986
	September	610	3.70	5.49	231.9	121.6	698	6.9	76.7	990
	October	630	3.80	5.84	232.7	121.9	703	6.7	77.0	986
	November	616	3.60	5.59	233.6	122.7	703	6.9	77.0	980
	December	610	3.60	5.49	233.2	122.1	702	7.2	77.0	976
2010	January	610	3.60	5.49	234.4	122.4	697	7.2	76.3	983
	February	604	3.60	5.39	234.6	122.8	697	7.1	76.1	983
	March	631	3.60	5.85	235.6	122.3	694	7.2	75.8	989
	April	655	3.80	6.25	235.7	122.4	690	7.6	75.5	977
	May	639	3.70	5.99	236.3	122.8	689	7.7	75.3	977
	June	633	3.60	5.89	236.3	122.9	689	7.5	75.0	969
	July	627	3.50	5.79		123.3	698	6.9	75.4	980
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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